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ABSTRACT

One aspect of the general rise in the number of single parent households is the high proportion of them that are headed by black women. Black families headed by women tend to be larger and are more likely to be impoverished. Contrary to popular belief, many black single mothers considered poor are employed women, not recipients of welfare. An analysis of data concerning 310,874 black women taken from the Current Population Survey of March 1982 revealed these findings, among others: (1) the majority of black women who work and head households are poor; (2) these women have a demonstrated commitment to the labor force in spite of earning very low wages; (3) their poverty status is attributed to their segregation in low status, low paying jobs; (4) their economic viability is highly dependent on the wages they earn and unlikely to be supplemented by public assistance (welfare), health benefits, child support payments, or other earnings; (5) the family responsibilities of black working women who are poor are difficult to meet, given their dependents and the limitations of economic resources. Five statistical tables and a bibliography are included. (KH)

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Introduction

The first author of the following paper is a member of the Governor's Advisory Committee for Public Welfare of the Commonwealth of Massachusetts. This committee acts as an advisory group to a state level department which oversees programs such as Aid to Dependent Children and Medicaid. The committee includes representatives from key social service agencies throughout the state, former welfare recipients, members of the business community and representatives from minority and women's organizations.

Massachusetts, like other states, is trying to "clean up its welfare act." This effort includes reducing the error rate in awarding benefits, and reducing the number of clients receiving public assistance. This has been accomplished in part by a massive employment/training program called "ET: Choices", referring to its education and training components and the choices that a client who wishes to be part of the program has among component parts.

Employment and training programs increasingly are becoming a mechanism for reducing the number of women and children on welfare. One of the criticisms of this and other work/training programs is that public policy is creating a cadre of poor working women to reduce welfare costs. This criticism is made because most training and subsequent placements in such programs are often at minimum wage and in low status jobs that make it impossible for a woman heading a household to support a family adequately.

The interest in work training programs as a way to reduce welfare dependency and the discovery that poverty for many American families meant women with dependent children have led to renewed interest in who is poor and why. For many onlookers, the feminization of poverty was equated with

public dependency and was the same as women on welfare. The discovery that many women who are poor are working women is a harsh reality that bites at the heart of the American dream.

The findings described in the following paper are from a study of Black employed women who live in poverty. This study was funded by the NAACP Legal and Defense and Educational Fund (Jean Fairfax, Project Director) to look at the workplace correlates of women who work but who are poor. This report highlights some little known but alarming facts: (1) the majority of Black women who work and who are poor heads of households; (2) these women have a demonstrated commitment to the labor force in spite of earning wages so low that they meet the government's definition of poverty (\$6,570 for a family of three in 1980); (3) their poverty status is attributed to their segregation in low status, low paying jobs; (4) their economic viability is highly dependent on the wages they earn and unlikely to be supplemented by public assistance (welfare), health benefits, child support payments or other earnings; (5) the family responsibilities of Black working women who are poor are difficult to meet, given their dependents and the limitations of economic resources.

Profile of Black Single Parent Families

1. General Trends

The rise in the number of single parent families has been a phenomenon closely watched by researchers and policy makers. Originally viewed primarily as a problem in Black families, the increase in the number of single parent families during the sixties made it a social concern and a policy focus for all. Between 1960 and 1978, the number of children in single parent households doubled. Between 1977 and 1978 the number of families in this category increased by 9%. Demographers estimate that one out of every five children will spend a portion of their lives living with one parent. Figures for the seventies point to the estimation becoming a reality; the number of two parent families declined and the number of one parent families increased making single parent families 21% of all families (U.S. Bureau of the Census, 1981).

The number of single parent families headed by women has grown proportionately faster in the Black population than in any other group. In 1965, when attention was first focused on Black single parent families, only 15% of all Black families were in this category. By 1970, the number of Black single parent families headed by women had doubled. 1982 data indicate that half of all Black families are single parented and that 47.5% of these are maintained by mothers (U.S. Bureau of the Census, 1981).

2. Sociodemographic Characteristics.

Recent census data indicate changes in the socio-demographic characteristics of Black families maintained by women. One of the most salient changes has occurred in marital status. In 1970, among the 30.6 percent of Black families maintained by mothers, most (12.8%) reported that

they were separated. Fewer were never-married (5.6%) or divorced (5.1%). By 1982, most mothers maintaining families were never-married (16.4%) while fewer were separated (14.0%) or divorced (11.9%). Increased numbers of women are never-married and divorced, categories undergoing the most change, while the numbers of separated women changed little.

Insert Table 1 about here

Although the change in marital status seems to be superficial, information on white women who maintain families indicates that marital status is closely tied to other characteristics. Never-married women tend to be younger (median age 28.7 years) and therefore have less labor force experience than separated (median age 38.1 years) or divorced women (median age 39 years). Divorced women have the highest rate of labor force participation of any marital status and the highest income of women maintaining families (Johnson & Waldman, 1983).

Black women heading families have made some educational gains. 41.2% of women maintaining families with children under 18 have completed high school and an additional 15% have completed 1-3 years of college (U.S. Bureau of the Census, 1981).

There are also differences in the size and structure of families maintained by women. While Black families maintained by women are larger than ones maintained by white women (3.63 and 2.86 persons respectively), Black families maintained by women are smaller than they were in 1970.

Families are most often composed of two persons (33%) or 3 persons (25.4%) (U.S. Bureau of Census, 1981).

Because of a cultural history that includes shared household arrangements as part of the social support system, families headed by single women are thought to include additional adults. In 1982, however, the majority of such households, 55.2%, had only one adult, the single mother. 44.8% consisted of the mother, children, and another adult eighteen years of age or over (U.S. Bureau of Census, 1980).

The majority of the mothers have school-aged children and adolescents; 57.7% of these families have children between the ages of 6-17. Fewer families, 23.4%, have preschool and older children. Only 18.8% have preschool children (U.S. Bureau of the Census, 1982).

3. Labor Force Patterns

Preoccupation with welfare and dependency among Black families, particularly those headed by women, often overshadows the fact that Black women have always worked in great numbers regardless of their marital status and family situation, the quality of worklife where they were employed or the economic return from wages and salary. Black women have been in the labor force in large numbers for decades while high rates of labor force participation have been a more recent phenomenon for women of other races. Black women were in paid work at double the rate of other women until the early fifties (Gump, 1980). The labor force participation rates of Black and white women are now very similar but are due, for the most part, to the entry of the majority of women into the labor force in unprecedented numbers during the last decade (Smith, et al, 1973). For

instance, the labor force participation rate of women with young children rose from 25.5 to 30 million from 1970 to 1978, making half of all children under 18 years of age children of working mothers (Waldman, et al., 1979).

While many people are aware of the high labor force participation rates of Black wives in dual earner households, few are aware of the experiences of Black single mothers in the labor force. Black women single parents are not commonly portrayed as workers or breadwinners even though they are economically responsible for their families. Contrary to popular assumption, except for widows, the majority of Black women maintaining families are in the labor force (57.1%). This is true for every marital status. In addition, labor force participation is higher (60.3%) in marital status categories where there are children under 18 years of age and therefore reverses the commonly held pattern of work being deferred by childrearing demands (See Table 2). For instance, 54% of Black never

Insert Table 2 about here

married women with children under 18 years of age are in the labor force, a group often cited as being dependent on entitlement programs. On the whole, Black women single parents make less in effective earnings from their wages since they are usually younger, have less employment experience, are less educated, and have more children as dependents than their white counterparts (Johnson & Waldman, 1983).

Black Working Women Heading Families and Living in Poverty

Recent reports examining the feminization of poverty discuss some of the conditions associated with poverty in female headed households. There is evidence that: (1) poverty status for Black women who head households increase as the number of children in the family increases; (2) it is more likely that Black families headed by women will live in poverty if the mother is not in the labor force. The assumption is sometimes made that Black families headed by women are poor solely because the mothers are often unemployed. Yet, these reports have pointed out that even when a Black woman heading a family is in the labor force, she may still be living in poverty, especially if she has two children (42.1%) or three children (57.2%). (Commission on Civil Rights, 1983)

The following findings are based on a sample of 310,874 Black women taken from the Current Population Survey of March 1982. All were employed heads of households with income levels below poverty. An examination of their income sources indicated that their poverty status was not associated with welfare dependency but instead with (1) their wages and work patterns; (2) the kinds of industries they work in; (3) their occupations; and (4) the lack of additional sources of economic support.

1. Wages and Work Patterns

With mean incomes of \$3,851 from wages and salaries, the average annual income of women in this sample was below government established levels of poverty for a family of three (\$6,570 in 1980). Their minimum incomes ranged from \$50 to \$10,000 annually. Household heads with children

under 18 averaged slightly more income, \$4,104.6, and households with children under 5 years of age had mean incomes of \$3,595.5. Table 3

Insert Table 3 about here

summarizes the mean wage and salary income of heads of households by presence and age of children. As illustrated, mean incomes increased substantially when mothers were employed full time full year ($X = \$6,247.9$ for heads with children under 18 years of age.)

2. Employers

In order to determine the main employers of Black women heads of households who were poor, we rank ordered the ten industries where they were primarily employed. They are: (1) private households - 38.7%; (2) trade (eating and drinking) - 30%; (3) personal service - 27.64%; (4) non-durable manufacturing (apparel) - 23.49%; (5) business services (repair) - 23.51%; (6) professional service (medical except hospitals) - 19.57%; (7) professional services (welfare) - 15%; (8) professional services (education) - 12.75%; (9) insurance (real estate) - 12.34%; (10) trade (other retail) - 10.9%.

White women who were poor worked in the same industries but in lower proportions than Black women. For instance, private households were ranked the number one employer of white women below poverty level, but that proportion was 21.9% for white women and 38.7% for Black women.

Black women who were poor were disproportionately employed in these industries. For instance, while only 5.37% of Black women workers were in

fact employed in the private households industry, 38.7% of that group are below poverty.

Some industries which were ranked among the top ten employing Black women did not have disproportional numbers below poverty. For instance, while the federal government ranked ninth as an employer of Black women, only 4% of the Black women employed were below poverty (Woody & Malson, 1984).

3. Occupations.

While Black and white women who are poor have similar employers, their occupations differ. Black women are more likely to work in jobs with lower incomes such as clerical, sub-professional and blue collar jobs, whereas white women are more likely to work in technical, professional and managerial jobs. For instance, in non-durable manufacturing, which employs 23.49% of low income Black women, the industries that tend to be labor-intensive (apparel, yarn and finished fabrics, food processor) versus these that are mechanized (petroleum, rubber) account for a key source of jobs for Black women. Black women tend to be operatives in these industries, whereas white women tend to be clericals.

Again, in professional services, a large employer for women overall, employment patterns of Black and white women differ. In the health industry, Black women work in non-hospital services and in "nursing" homes, whereas white women work in physicians' offices and are more likely to work in hospitals. Furthermore, white women are more likely to be registered nurses, whereas Black women are more often LPN's, or orderlies, service and maintenance workers (Woody & Malson, 1984).

4. Other Sources of Income.

Given wages that placed women family heads with dependent children in poverty, we expected to see other forms of support because of their eligibility for social programs. One of the surprising findings of this study was how much Black poor working women depended on their wages and how little they depended on additional sources of support.

a. Child Support. Table 4 describes the mean annual amount

Insert Table 4 about here

received, by family type, for child support. As illustrated, Black women heads of households receive on the average \$150.38. Women who head households with dependent children under five years of age receive more--\$297.36 annually. White women received more in child support than Black women in all household categories. Child support constituted 3.7% of the total income of Black households headed by women with children under 18 and 9.06% in households with children under five years of age (Woody & Malson, 1983, p. 77, Table 19).

The low amounts illustrated are the result of many flaws in policies about child support: low awards, non-payment, irregularity of payment and lack of enforcement. Since many women receive no support, some women in our sample received higher payments than is apparent. Whatever the reason, poor working women cannot depend on child support payments as reliable income supplements.

b. Public Assistance. Table 5 describes the mean amount of

Insert Table 5 about here

public assistance received annually. The low incomes in these families suggest the need for and reliance on public assistance. Our data indicate that average Aid to Dependent Children payments in these families were quite small, averaging \$550.59 in families with children under 18 years of age and \$394.86 in families with children under five years of age. In no household category did Black women heading families receive as much as their white counterparts. White women with children under five years of age receive almost twice as much in AFDC payments (\$758.67) as Black women heading similar families (\$394.86), although our data indicate that they had fewer dependent children. Public assistance accounted for 11% of the total family income of Black families with children under 18 years of age and 9% of the total family income in families with children under five years of age.

c. Group health. As in the other categories of potential extra wage support, poor Black working women receive few health benefits. Group-related health care coverage was available to only 1/3 of the women in the sample. Of the number who had the opportunity to enroll in plans, one-third had their coverage fully paid by their employers; 52% had their coverage partially paid by those whom they worked for. One-third of women heads of households who had children under 18 years of age were enrolled in Medicaid programs.

In conclusion, in spite of the potential for income from other sources, the Black women we describe have primary breadwinning responsibility for their families in that their wages are the main source of family economic support. This is true regardless of marital family status or age of children. Wages of householders constitute 83% of the family's total income in families with children under 18 years of age and in families with children under 5. The reliance on income from wages and salary in spite of its inadequacy and the very low dependence on other forms of support demonstrate a commitment to employment and not, as is commonly held, dependency.

This paper describes a sample of Black women heading families whose economic well-being is at risk. In most of the literature they seem to be ignored even though their example might help explicate some heated social policy issues: dependency; pathways to self-sufficiency; the costs and benefits of social programs. It is paradoxical that they work for wages but remain poor; that they work at some of the hardest jobs--those dealing with other people's needs, but are paid very low wages; that they have a demonstrated commitment to the labor-force but receive few of the benefits of participation, either in terms of market returns or what their salaries enable them to provide their families.

These women lead complicated and challenging lives. As household heads they function in multiple roles as breadwinners, homemakers and childrearers. They are responsible for the day-to-day maintenance of their children (family work, child care, and household chores) as well as their economic and emotional well-being. In one study, they seemed to work

around the clock, during the day on the job, and in their homes in the evening (Malson, 1983). Their functioning in multiple roles, both instrumental and expressive, is one of the structural functional adaptations made by Black families in America (Billingsley, 1968).

Their paid work lives are unrewarding. They have jobs that are undervalued and that pay low wages and that therefore provide little self-esteem. They cannot adequately support their families on the paychecks they bring home. Their economic well-being depends exclusively on their earnings—they do not have any other sources of support to fall back on.

In their family lives others depend on them for economic and emotional well-being. Their families are larger than similar ones headed by white women, and their economic resources and physical and emotional energy must be stretched further. They are less likely to have someone to help them with household tasks and child care. Some women have preschool children, but most have school-aged and adolescent children who need supervision and make different economic as well as emotional demands on them.

Program Implications

1. Employers should be made aware of the multiple responsibilities of women workers heading families through informational programs at the workplace.

2. Job training programs could be designed for two types of women heading households—those emphasizing skills needed in entry level jobs for young mothers; and those emphasizing skills needed for job mobility for older mothers.

3. Child care for poor working women is a necessity, not an adjunct service. It should be considered so in government sponsored employment and training programs. More importantly, given the ages of children presently in single parent households, child care and children's services should be geared not only to preschoolers but also to school-aged children.

4. The supervision needs of adolescents and teenagers are often not considered by parents and service providers. Services for children in this age bracket might support supervision needs not met by working mothers.

Table 1
Marital Status of Black Families With
Own Children Under 18 Years of Age:
1981 and 1970

	1981		1970	
	<u>White</u>	<u>Black</u>	<u>White</u>	<u>Black</u>
<u>Two-Parent Families</u>	83.2	49.5	91.1	67.0
<u>One-Parent Families</u>	16.8	50.5	8.9	33.0
Maintained by Mother	14.7	47.5	7.8	30.6
Never Married	1.5	16.4	.3	5.6
Spouse Absent	3.5	15.1	2.5	15.2
Separated	3.0	14.0	1.5	12.8
Divorced	8.1	11.9	3.1	5.1
Widowed	1.6	4.2	2.0	4.7
Maintained by Father	2.1	3.0	.1	2.4

Adapted from U.S. Bureau of the Census, Current Population Reports,
Household and Family Characteristics, Series P-20, #371, March 1981. Table D.
p.7. Two-Parent and One-Parent Families as Proportions of All Families With
Children Present by Race: 1981 and 1970.

Table 2

Labor Force Participation Rates of Black Women Maintaining Families
With Children Under 18

	Total	Years of Age
	<u>1970</u>	<u>1982</u>
Black Women - Total	57.1	60.3
Never Married	57.0	54.0
Separated	62.1	62.7
Widowed	32.5	39.4
Divorced	71.9	72.9

Table 3

Mean Wages and Salary of Black Heads of Households
by Presence and Age of Children and Work Patterns

	<u>Full Time Full Year</u>	<u>Part Time Full Year</u>	<u>Part Time Part Year</u>
Heads of Household	N = 88,797	N = 63,166	N = 158,911
	\$6,180.0 (4.10)	\$3,213.7 (3.30)	\$2,775.5 (3.70)
Heads of Household No Spouse Present	N = 88,797	N = 55,654	N = 156,009
	\$6,180.0 (4.10)	\$3,220.0 (3.30)	\$2,750.4 (3.70)
Heads of Household, No Spouse Present and Children Under 18	N = 85,893	N = 24,913	N = 36,412
	\$6,247.9 (4.09)	\$3,421.4 (3.80)	\$2,879.78 (3.80)
Heads of Household No Spouse Present and Children Under 5	N = 25,505	N = 5,329	N = 53,819
	\$6,096.10 (3.70)	\$2,777.20 (4.00)	\$2,919.7 (3.50)

Table 4

Annual Mean Amount of Child Support Received

	<u>Black Women</u>	<u>White Women</u>
Heads of Household	145.34	390.83
Heads of Household - No Spouse Present	150.38	407.54
Heads of Household - No Spouse Present with Children under 5	182.77	424.72
Heads of Household - No Spouse Present and Child Under 18 Years	297.36	357.44

Table 5

Annual Mean Amount of Public Assistance Received

	<u>Black Women</u>	<u>White Women</u>
Heads of Household	477.67	574.88
Heads of Household - No Spouse Present	485.85	593.17
Heads of Household - No Spouse Present and Child Under 18	550.59	660.57
Heads of Household - No Spouse Present and Child Under 5	394.86	758.67
Married Heads of Household	241.74	169.50

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